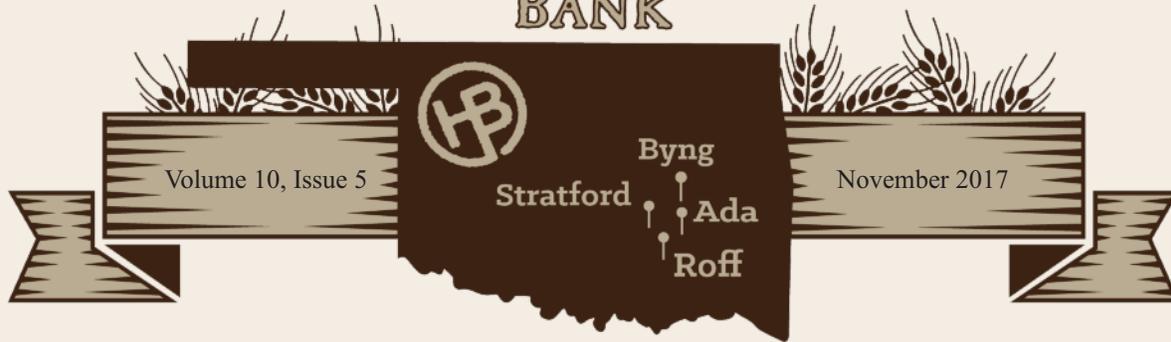
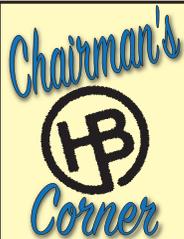


THE TRUSTED BRAND IN BANKING
**OKLAHOMA HERITAGE
 BANK**



The Wrangler Newsletter



The Importance of Hometown Banking to You and our Community

For nearly forty years, Oklahoma Heritage Bank (previously known as Pontotoc County Bank) has served the banking and financial needs of thousands of friends and neighbors in and around Ada, as well as for friends well beyond southeastern Oklahoma. We serve the Heartland of America where people live in small towns, where neighbors know and care about each other, where our children and grandchildren are educated and often stay or return to live, where people are generally content, where people attend the church of their faith, where the people's bank deposits are reinvested locally enabling funds for housing, businesses, and personal needs of the citizens, and where the managers and staff know the friends and neighbors who call OHB "my bank."

Most businesses, especially banks, tout their employees' dedication to customer service, loosely considered as ensuring customer satisfaction with a product or service. At OHB we want to provide more than quality customer service. We think of customer service as being personalized and individualized attention to each person or business we serve. Our pride comes from meeting the individual banking needs of our friends and neighbors with service that is truly individualized and personal.

In this issue you will find the direct telephone numbers to the offices of nine of OHB staff and officers made possible by our enhanced telephone system that has just been installed. Not only will you have the personal cellphone number of your banker at OHB, now you will have the direct office telephone number that will ring directly in your banker's office without first being answered by the bank's central operator. You will always be just one phone call away from your banker at OHB.

R. Darryl Fisher, MD
 Chairman
 Board of Directors

Stradivarius Is Coming to Town! Mark your Calendars for December 1!



Dr. William Sloan and Professor Judy Sloan (Los Angeles) in cooperation with the East Central Music School will present a multifaceted musical showcase at the Hallie Brown Ford Fine Arts Center featuring their rare Stradivarius and Guarnerius masterpiece violins on December 1. Complimentary tickets can be obtained through the university and the bank for the performance and the reception to follow.

On December 1 in East Central University's ("ECU") Hallie Brown Ford Fine Arts Center, Ada music lovers will be treated to an up-close-and-personal experience in the Ataloea Theater with two priceless and performance-quality violins from Cremona, Italy: the Lenora Jackson Stradivarius 1714 and the 'Sloan' Guarnerius del Gesu 1742. At 5:30 that Friday evening the Oklahoma Heritage Bank ("OHB") will sponsor with ECU the Inaugural ECU/OHB Showcase Event when Dr. William and Professor Judy Sloan from Los Angeles will present a multifaceted program demonstrating the history, the artistry, the sound quality, and enduring superiority of these 300+ year-old priceless instruments from Cremona.

Dr. Sloan will also demonstrate his precise violin replica that he personally crafted of a masterpiece violin from the Guarnerius family workshop from the 1740s, the 'Alard Guarneri del Gesu'. For his year-long project of the Oberlin University Violin-Makers workshop, Bill duplicated this museum artifact based upon published measurements of the dimensions and structure of the Alard Guarneri. He has christened his replica as the 'Sloaneri #3' violin.

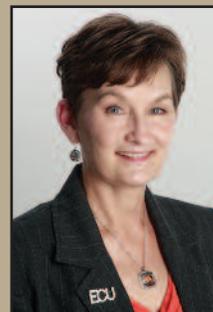
Immediately following the program, a reception to meet the Sloans and to view these incomparable instruments up-close will be held in the Art Gallery of the Fine Arts Center. Light refreshments will be served.

Complimentary tickets to the performance and reception will be provided by the Oklahoma Heritage Bank and can be obtained through President Pierson's office (Peggy Saunkeah, 580-559-5213, saunkeah@ecok.edu) or the bank (Tiffany Gamble, 580-447-8172, tgamble@okheritage.com).

This event will truly be a once-in-a-lifetime opportunity to hear and to be moved by the beauty of the sound and music from these legendary violins, including Bill's replica, 'Sloaneri #3'.

ECU's First Generation Students: Opportunities and Challenges

by Katricia Pierson, Ph.D., President, East Central University



ECU President Pierson became the university's ninth President on March 1 and is the first woman to hold the office of ECU President.

East Central University's impact on generations of students and their families during its 108 years has undoubtedly been profound. Indeed, the educational experience at ECU has been a major life event for many. But for those students who happened to be the first person in their immediate family to attend college, the ECU experience more likely has been life changing. I know from my own experience as a first-generation student that the opportunities, as well as the challenges, of reaching for and achieving a college education loom larger than for classmates whose parents achieved a college degree.

I grew up poor in the hills of northeastern Oklahoma and then finished high school in Stillwater. At age 21 I was a divorced mother of two and on welfare, receiving food stamps and commodity groceries. With encouragement from a friend then attending Oklahoma University, I applied there and my life began to change. With scholarships, financial aid, student loans, and part-time work, I made my way through OU, the University of Wyoming, and the University of Arkansas, with various teaching jobs along the way. In 2011 I arrived at ECU with a PhD in English and ready for the next challenge in administration.

Similar to my educational experience, sixteen per cent of the 7.5 million undergraduate students in our country are first generation students. At ECU, the percentage is approximately 38 per cent. This subset of students invariably brings with them high motivation to succeed, strong work ethic, and eagerness to learn, but they also have special needs. The first generation student is more likely than the non-first generation student to need career counseling, financial aid, psychological support, and academic tutoring.

At ECU, we recognize these additional hurdles in the educational journey of the first generation student and work to develop individualized educational plans for each student. Additionally, ECU faculty and staff develop social activities to facilitate the first generation students' assimilation into the entire ECU family of students, faculty, staff, and alumni.

We also understand that more than one third of 5-17 year olds in this country will be reaching college age as first-generation students and that this rate is even higher among minority groups. In fact, ECU is building even more opportunities for its first generation students to help each to meet the unique challenges that are fundamental to their university education and continuing life experiences . . . giving real-life meaning to ECU's motto "Once a Tiger, Always a Tiger."

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Home Cookin' Chilled Avocado-Cucumber Soup



Don't hesitate to serve this tasty and healthy soup year around, not just as a summer soup as its ingredients are generally available throughout the year.

- 1 English cucumber, peeled and cut into 1/4 inch cubes (about 2 cups). Or as an alternative, use regular cucumbers but remove the seeds.
- 2 avocados, pitted and peeled
- 1/2 c. low-fat plain yogurt
- 3 tbsp. fresh lime juice
- 1 minced small jalapeno (seeds and ribs removed for less heat, if desired)
- 1/3 c. sliced scallions
- 2 tbsp. chopped fresh cilantro
- Coarse salt and ground pepper

Blend half the cucumber and 1 avocado with yogurt, lime juice, jalapeno, scallions, 1 tbsp cilantro, 1 c. ice water, 1 1/2 tsp. salt, and 1/4 tsp pepper. Puree until completely smooth. Transfer to a large bowl. Cut remaining avocado into 1/4-inch cubes. Stir avocado and remaining cucumber into soup. Chill, about 1 hour.

Serves 4. Adapted from *Martha Stewart Living*

OHB Supports ECU's Human Resource Club and the Ada Community Thanksgiving Dinner

by Jericho Allen, Mortgage Loan Processor



OHB Mortgage Loan Processor (l.) Jericho Allen and OHB VP/Ada Branch Manager Melissa Kelough (r.) stand on campus with ECU Human Resource Club's Melissa Inglis (Faculty Advisor), Sandra Johnson, (Treasurer), Jeanene Taylor (Faculty Advisor), Kelley Gutierrez (President), and Allie Bush (Secretary) (l. to r.).

The students and friends of the East Central University Human Resources Club will continue the 40 year tradition of serving Thanksgiving dinner to 1500 people who would not otherwise receive a warm and delicious Thanksgiving dinner, on Monday, November 20, at the Pontotoc County Agri-Plex and Conference Center, 1710 N Broadway, Ada, beginning at 5:30 PM.

Donations and volunteer opportunities can be easily arranged through Club President Kelley Gutierrez. keldgut@email.ecok.edu.

Meet the OHB Directors*

Dr. Don Connally:
OHB Director, Veterinarian,
Equine-Medicine Specialist,
Paint-Horse Breeder, Rancher,
and Grandfather.



Lifelong Stratford resident Don Connally has a near-perfect attendance record during his twelve year service as an OHB Director, having been absent from a Directors' meeting only twice and on both occasions for good cause – fly-fishing trips to Colorado with his son, Dr. Tom Connally. “Don has been a steady source of life experience and business savvy for the Board. His attention to detail and his understanding of the overall responsibilities of a bank director have served OHB and his community well,” said Chairman of the Board Darryl Fisher. “These dozen years on OHB's Board have impressed me with the solid growth of the bank, quadrupling in asset size and adding Stratford and Ada as full-service branches during this time,” said Dr. Connally. “The strategic plans that are being developed by the Board and management for the future of the bank are giving us an exciting look at the continuing success and growth of the bank.”

Dr. Connally graduated at the top of his class from Stratford High School where he met his bride to be, Judy Shi, also a lifelong resident of Stratford. Don and Judy married at the Stratford Methodist Church in 1967. They have two children, Tom, a surgeon in Norman, and Nancy, an attorney who lives in South Dakota. The three grandchildren (two granddaughters - 10 and 12 years and one grandson - 2 years) are the light of their grandparents' lives.

Don graduated from OSU with a Bachelor of Science degree in 1961 and moved to Portland, Oregon where he worked in the forestry industry and attended the Masters degree program at Oregon State University before returning to OSU to attend veterinary school. After graduating in 1967, he and Judy returned to Stratford when Don joined the Ada Veterinarian Clinic where he soon became co-owner and where he practiced for 40 years, formally retiring in 2007. Even now Don remains interested in cattle ranching and Paint-horse breeding.

*In each of the coming issues, *The Wrangler* will profile an OHB Director.

Upgrading OHB's Computer and Telephone Systems



OHB's Information Technology Systems Committee has been working hard to deliver updates and enhancements to give the Internet Banking and Mobile Banking Applications a streamlined look and feel, secure messaging, and faster and easier access to your money. L. to R. Sr. VP/COO Chance Branscum, President Dustin Riddle, VP Will Martin, Asst. VP Deniece Hawkins, and Asst VP Jared Wells.

OHB's Information Technology Systems (ITS) Committee oversees the bank's computers and networks that make the storage and delivery of all bank information possible. This summer the committee has been collaborating with consultants to update Internet Banking and Mobile Banking.

For the past two years, OHB has provided the cellphone numbers of officers and staff to enable 24/7 contact. This month another upgrade to the bank's telephone communication is now being completed to enable easier contact to key employees. Listed below are the Direct Dial numbers for the individual bank offices of key staff members. Now you will be able to dial directly to the following OHB officers and staff, bypassing the banks' central numbers.

Mike Jackson	(580) 447-8174
Dustin Riddle	(580) 403-0062
Chance Branscum/Ada	(580) 447-8175
Chance Branscum/Roff	(580) 456-9071
Will Martin	(580) 447-8180
Jared Wells	(580) 403-0063
Melissa Kelough	(580) 447-8173
Jericho Allen	(580) 447-8171
Tiffany Gamble	(580) 447-8172

STRATFORD

Dustin Riddle, President
Lisa Chisum, VP/Branch Manager
Fred Stephens
Assistant Branch Manager
Kim Streetman
Assistant Vice President
Loan Administration Supervisor
Jared Wells
Assistant Vice President/Loan Officer
Deniece Hawkins
Assistant Vice President
Karen Dowing, Loan Processor
Louise Cagle, Internal Control/Audit
Ann Bonner, Teller
Susan Overall, Teller
Vicki Combs, Receptionist

ROFF

Breana Burkhead
New Accounts Representative
Shirley Barnett, Head Teller
Pam Allen, Teller

BYNG

Will Martin
VP/Lending
Branch Manager
Madonna Penick
New Accounts Representative
Carla Campbell, Loan Processor
Rachel Nichols, Teller

ADA

Mike Jackson
CEO/Chief Lending Officer
Chance Branscum, Senior VP/COO
Melissa Kelough
VP/Branch Manager
Whitney Howard
Assistant VP/Credit Analyst
Miranda Palmer
Loan Operations Specialist
Jericho Allen, Mortgage Loan Processor
Ryan Jolly, Document Specialist
Kaci Kennedy, Teller
Tiffany Gamble
Administrative Assistant
Treasury Gauthun
Teller Trainee
Dakota Taylor
Teller Trainee

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